

INSURANCE CLAIMS HERE \$22,750.00

Estimate Less Than 40 Per Cent Drivers Carry More Than Fire and Theft

A survey of local insurance claims for the year 1928, reveals the interesting fact that approximately \$22,750 was paid to motorists for various automobile coverages ranging from fire and theft to public liability.

These figures were taken only for this territory and they are held to be particularly interesting when it becomes known that only about 25 or 40 per cent of the automobile owners carried any of the coverages excepting fire and theft. It is variously estimated that from 60 to 70 per cent of the drivers carry fire and theft on their machines, but of this number, less than half carry the other forms of protection.

If accidents, fires etc., happened alike to the insured and uninsured, total loss in this territory for last year ranged from \$60,000 up. And of this amount all but \$22,750 was paid by the motorists themselves.

Numerous Accidents

As an example of the necessity of carrying automobile insurance today, with traffic conditions in their present complex form, one insurance agent in this city says that during 1928 he paid out approximately \$8,400 in claims and \$1,500 in premiums. Most of the insurance men, however, claim that the large number of claims indicated the prevalence of accidents and the value of insurance.

One insurance agent reported a loss ratio of 75 per cent and others reported a less heavy ratio.

Five coverages are offered to motorists today, as follows: 1. Collision. 2. Fire. 3. Theft. 4. Public liability. 5. Property damage.

Several Types

There are many types of collision coverages now offered. Full coverage, including everything from a scratch on the fender to complete wreckage, limited collision, which does not include fenders, running board, bumpers, headlights and tire racks but insures the main part of the car deductible insurance, one of \$50 and one of \$100, are among the different types offered. The deductible policies are as follows: the assured pays all damages up to \$50 or \$100, whichever type of policy he has, and the insurer company pays all damages above that amount.

Many other types of coverages are offered, including those to protect holders of contracts on cars from confiscation, etc. Incidentally, public liability in the state of Oregon requires bankruptcy or insolvency endorsement and bankruptcy on the part of the assured does not enter in any way the company's liability.

Another new feature in the Oregon laws, according to one of the local agents, relieves the driver of the automobile from liability for injury to guests. This does not affect the insurance company to any extent, however.

New Feature

Still another comparatively new feature is the merit rating plan as applied to liability and property damage, whereby the assured who can establish the fact that he has been a careful driver and has not had any accidents over a period of 15 months of driving, will be given a discount of 10 per cent on the insurance.

All companies are now writing "half-and-half" premiums, it is said. This provides for the payment of half of the premium down and the remainder when a claim is presented. This applies only to collision, however, and does not enter into any of the other four coverages.

Public liability insurance, in brief, protects the driver from lawsuits, etc., that might be filed by some person who is injured accidentally. Property damage provides protection to the motorist for any property loss that might result from an accident in which his car figures. Collision insurance pays the motorist in case his car is damaged in a collision of any nature, and the word collision is usually defined as meaning any bump, crash or head-on smash with some other object. Fire and theft insurance are self explanatory.

80 Per Cent

A new car may be insured up to 80 per cent of its value. The rate of depreciation thereafter varies, but some estimate that a car depreciates 20 per cent in value at the end of the first year and about 30 per cent each following year. Some cars depreciate more rapidly and some slower, depending upon the care given them by their owners.

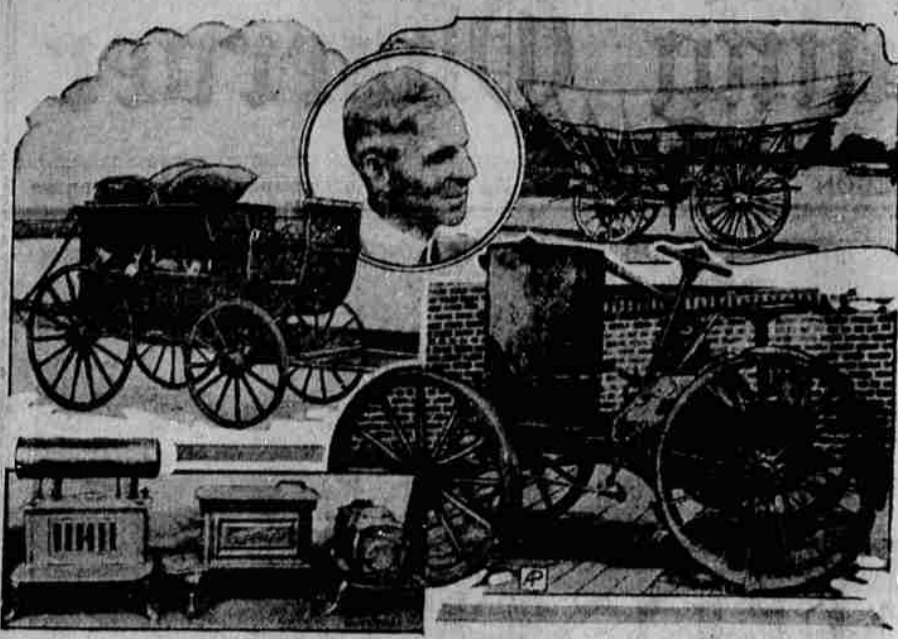
At present, among the leading insurance men in La Grande who handle the automobile coverages are: Charles Reynolds, Jack Perry, the La Grande Investment Company, H. V. Copey, Raymond O. Williams and Oscar Warnock.

State Department Spends \$119,533,609

From information furnished by the Oregon State Motor association, the gross expenditures of the Oregon state highway department have been \$119,533,609.23 during the past 12 years. This amount does not include market road expenditures. Of this amount the state contributed \$92,435,720.80, while co-operation of the counties contributed \$23,878,181.63, the government \$11,876,376.29 and from miscellaneous sources \$548,280.42. Out of the \$92,435,720.80 of state funds the sum of \$22,576,095.54 has been used in the payment of principal and interest on bonded indebtedness.

The difference between a pedestrian and a jaywalker is this: when you're walking among them they're pedestrians; when you're driving they're jaywalkers.—Motorland.

Ford Americana Shows Tides of Progress



Curious objects that were as up-to-date in their time as a 1929 eight-cylinder limousine is today have been assembled at Henry Ford's Dearborn estate. Upper left: A tin peddler's wagon, once common on the countryside. Upper right: A prairie schooner, the vehicle that spread the frontiers. Lower left: A group of early stage—the smallest was made in 1839. Lower right: Ford's first tractor. The inset is of M. Ford.

DETROIT (AP)—Henry Ford will be the very cobblestones over once referred to history as "bunk," which rolled the cars and stage coaches of the early days, close by yet today there is being assembled at his estate in Dearborn, near here, what is perhaps the greatest collection of historical objects having to do with early American life and ideas.

From the highways and byways of New England, colonial Maryland and Virginia and from the middle west, which was the "frontier" in the early days, are being gathered the things that go to make up a complete panorama of the progress of American home building, transportation, industry and commerce. While the story of transportation from ox-cart to the modern motor car is being preserved, the collection after all is intended as a contribution to Americans in its most complete sense, and one finds in the objects gathered a spoon of revolutionary days on the one hand and half a million dollars' worth of musical instruments on the other.

Housed in what are termed "sheds" on the Ford estate, the objects are being carefully preserved pending completion of Mr. Ford's contemplated "ancient village," which is intended to depict a fast fading period in American history. Colonial times in colonial settings, with colonial houses, and colonial street scenes, even to actors who live in colonial style, will be the picture presented by the ancient village.

While ox-carts trundle down the village streets, whose cobblestones

New Indianapolis Aspirant

Larry Reel of Boston is completing negotiations for a race car to drive in the Grand Prix classic at Indianapolis, May 30. Reel was a member of the New England and eastern dirt tracks several years ago, but has never driven the famous Indiana brick course.

HARTZ OFF CRUTCHES

Harry Hartz, cravatting in California, has thrown away his crutches and now is walking with the assistance of a cane. Harry's famous smile is as broad as ever and he fails to show any effects of his long illness.

DESCRIBES MODEL AFTER YEAR TEST

A. W. Nelson Finds That a New Day Has Come and With It—a Ford

The new Model A Fords have swept the country like storm clouds in the last several months and are proving more and more popular. Sales in this territory have been high and the car, is making new friends every day.

One of the first buyers of the Model A here was A. W. Nelson, who has thoroughly tested out the new automobile.

The following interview gives Mr. Nelson's idea of the new car:

"Never having been blessed with enough worldly goods to drive an 8 cylinder symbol of wealth I can make comparison of the Model A Ford only with previous models of abbreviated Lincoln. After nearly a year of Model A experience our family still yearns, at times, for the clatter and clangs of bygone days when we drove a Model T. Even yet on occasion we forget the present day Ford does not, of necessity, allow any highbrow contraption to get away quicker or to pass it on the long road or the crooked highway. As for myself, the old Fords went far and fast enough but the family likes to raise the general speed average and if, on a good road, the average is below 50 or 45 at the worst, a new driver, and not a new car, is demanded. Of course that average is too high for public print, but

speaking of "Can do," facts are facts. Another thing the new Ford has brought about is a decay in what once was a first rate vocabulary, developed through long association with Ford's early production. There is so little occasion now for expressive phrases, that we sometimes get languid. Then, too, we were hardened to the discomforts of the old boats, and we don't seem to get adjusted quickly to the new upholstery, the easy riding and the ample room and all that sort of thing. But we are learning that a new day with a new Ford has come. On a recent trip of some length our family, used to 17 miles on a gallon of gas, saw the average go up to 24 and jumped at the conclusion that an inexhaustible gas had been discovered, when, we learned, it was just an everyday duty of the Model A to give that service.

"Furthermore, we no longer carry a water bag on one fender and emergency oil on the other, for the new Ford has the cooling and oiling system that approaches fool proof stages. Nevertheless, after all is said and done, our family will before long have cast away all unpleasant memories of the old Fords that were, and recognize that we live in the present with the Model A that gets you there and back, with comfort, with speed, with ease and with economy."

The Perkins Motor company, of which W. C. Perkins is the owner, is the dealer firm in this territory for the Fords and also the Lincolns.

Tourist: What's the charge for this battery?
Foreign Mechanic: One and a half volts, sir.
Tourist: How much is that in American money?

Auto Body and Fender Shop Is Well Equipped

Well equipped in every respect is the Auto Body and Fender shop, located in the new Harris building on the corner of Greenwood and Jefferson. The shop, only recently purchased by P. O. Daniels from C. H. Jacobson, fronts on Greenwood and is thoroughly modern, clean and attractive.

Mr. Daniels is planning a number of changes, including an enlargement to allow for additional room for the work.

General body and fender repairing is featured in Mr. Daniels' business but in addition to that much attention is given to top work and upholstery and manufacturing tops will be one of the additions to the service. He has an experienced lacquer man who can take care of Ducco and lacquer work. Mr. Daniels also handles auto glass.

Before taking charge of the shop Mr. Daniels was employed at the round house of the O. W. R. & N. Co.

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—and that is our personal service—a service that gives our customers more than mere gas and oil.

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If you want us to check your oil when you drive up, we believe that we can do it conscientiously for you. If you need more oil, we'll say so and if you don't, we can and have said so to many.

Watch for our new service building that will soon go up. It will be 22 by 30. Big enough for grease and oil racks. We are going to install a car hoist in addition to our present equipment.

Who likes to repair punctures? Not many but we do. We can do this job for you at small cost. And free air—come in for it like you would for gasoline—proper air inflation will save you tire dollars.

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—a Six in the price range of the four!

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chanical advancements that Chevrolet has ever announced, it gives better than twenty miles to the gallon of gasoline with extremely low oil consumption.

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The Sedan	\$675
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